#### **URx FREQUENTLY ASKED QUESTIONS**

#### Q: Why are we changing drug plans?

A: We spend more for prescription drugs than we spend on hospitalization or doctors. Unfortunately, we aren't getting the best results we can from our current drug program. URx is designed to focus on the best health outcomes while helping people manage their prescription drug choices and costs.

#### *Q:* What does this mean to me?

A: You will still be able to get all the prescriptions you and your doctor choose from the same pharmacies you presently use. The State Plan will contribute to the cost of the prescriptions based on scientific and medical evidence that shows which drugs work best. The better the drug treats the medical condition, the more the State Plan will pay toward the total cost.

#### Q: What does the Class A to F grouping of drugs mean?

A: A list of drugs called a formulary was developed by Montana doctors, pharmacists, and consumers. This Pharmacy and Therapeutics Committee (PTAC) was assisted by the University of Montana Skaggs School of Pharmacy and a group of nationally recognized medical and pharmacy researchers whose focus is achieving clinical excellence. They looked at the scientific research and medical studies on prescription drugs and graded the drugs on the formulary from A to F. Drugs with a higher grade have better health outcomes—in other words, they're more effective—and will cost you less out-of-pocket.

#### Q: How will I know what the State Plan will pay toward my drug?

A: You will need to know what class your drug falls into. On September 1, 2009, the drug list with class groupings will be available for you to access via the Internet. You may also call the telephone numbers listed below for assistance. We will be holding meetings about URx around the state in August through October, and you will be invited to attend these meetings.

### Q: How do I get help?

A: Below is contact information you can use to learn more and receive help.

## **URX QUESTIONS AND RESOURCES**

<u>URx Website</u> <u>www.urx.mt.gov</u>

General Information
URx (powered by MedImpact)
1-888-648-6764 / (available after 9/1/2009)



Benefits and Payment Questions
State Health Care & Benefits

1-800-287-8266 (toll free)

406-444-7462 (Helena area)

Ask-a-Pharmacist

1-888-5-ASK-URX (527-5879) / (available after 9/1/2009)



State of Montana

An Evidence Based Prescription Drug Management Plan

# Introducing the *NEW*Prescription Drug Plan for 2010

In January 2010, your pharmacy benefit plan will change from CVS/Caremark to *URx*.

*URx* is a new pharmacy plan designed to:

- Improve your overall health.
- Put <u>you</u> and <u>your doctor</u> in control of your health care decisions!
- Help you reduce your out-of-pocket costs for prescription drugs.

THERE IS NO DEDUCTIBLE FOR PRESCRIPTION DRUGS IN 2010

OUT-OF-POCKET MAXIMUMS FOR 2010 Individual: \$1,650/year Family: \$3,300/year

#### SUPPORTING OUR MEMBERS' HEALTH AND FINANCIAL WELL-BEING

The new **URx** prescription drug plan groups drugs into classes based on how well they treat disease. This is different from the current designations of generic, brand preferred or brand non-preferred drugs.

Additional information about **URx** is contained in the **URx Frequently Asked Questions** section (printed on the back of this brochure) and is shown in the chart below.

To learn more about **URx** you may visit with your agency payroll staff, attend educational meetings, access information on the <a href="www.urx.mt.gov">www.urx.mt.gov</a> website, or contact one of three telephone numbers shown on back page of this brochure.



Call 1-888-5-ASK-URx (527-5879) and discuss question(s) with pharmacy experts from the University of Montana Pharmacy School. You can ask questions about your prescriptions or alternative drugs that may be available.

| URx Drug Classification (Based on medical evidence of impact to health and overall net cost)  | Drug<br>Class | Deductible | Retail Rx<br>(30-day supply)   | Mail Rx<br>(90-day supply)   |
|---|---------------|------------|--|--|
| Excellent level of value based on best medical evidence, best opportunity for improved health outcomes via disease management, and best overall net cost.   | Class A       | \$0        | \$0 Copayment †  | \$0 Copayment †  |
| High level of value based on medical evidence of outcomes and lower overall net cost savings. Includes generic and brand drugs compared to higher cost brand name counterparts.   | Class B       | \$0        | \$15 Copayment †   | \$30 Copayment †   |
| Good level of value based on fair medical evidence grading, but displaying higher overall net cost relative to generic counterparts and less expensive brand name drug or clinical alternatives.  | Class C       | \$0        | \$40 Copayment †   | \$80 Copayment †   |
| Lower level of value based on evidence of outcomes relative to other clinical alternatives. Generally have much higher overall net costs. [Coinsurance is calculated on the discounted cost of drugs. Discounts have been negotiated for most drugs purchased through URx.]   | Class D       | \$0        | 50% Coinsurance †* (You will pay half of the discounted price)           | 50% Coinsurance †* (You will pay half of the discounted price)           |
| These drugs have the lowest level of value (based on clinical evidence) or the highest overall net cost in relation to generic or other brand alternatives. Class F drugs may also include drugs that were not previously covered, allowing members to purchase them at a substantial discount. [Coinsurance is calculated on the discounted cost of drugs. Discounts have been negotiated for most drugs purchased through URx.] | Class F       | \$0        | 100%<br>Coinsurance †*<br>(You will pay 100% of<br>the discounted price) | 100%<br>Coinsurance †*<br>(You will pay 100% of<br>the discounted price) |
| If you take a specialty drug, you are encouraged to use the URx Specialty Pharmacy program to qualify for a \$150 copayment. If you fill your prescription at a retail pharmacy, you will have to pay 50% coinsurance. Specialty drugs are not covered through the mailorder program. Certain <u>preferred</u> specialty drugs will be available for a \$0 Co-payment through the URx Specialty Pharmacy program.                 | Class S       | \$0        | 50% Coinsurance †* if purchased through standard retail pharmacy         | Not Covered  |

\*The amounts you pay in these categories do not count toward your annual out-of-pocket prescription maximum.

† A copayment is a flat dollar amount you pay for Rx services. Coinsurance is a percentage of the total discounted cost you pay for Rx services.